

Pensioners, Social Care and the Questions of inevitability, independence & incentives lost

Adam Tugwell | 10 July 2012



Getting older is one of the few things left that we cannot actually control in our technical age. But how much thought do you give your ability to retain that independence which many of us today simply take for granted?

Just last week, whilst walking through the rain in the local Sainsburys Car Park, I found myself being beckoned by an old lady who literally called 'will you come to my aid?'. A

non-starting car, a phone-call to discover that her roadside assistance was 10 years out of date and then another to drag a Friday-afternoon-weary mechanic out across Town, all paled into insignificance when she excusingly announced that she was 92.

This terrific pensioner regrettably had nobody whom I could call on her behalf to prevent her just sitting there whilst the time passed to the completion of her rescue. But to be fair, I wouldn't want to make a song and dance if I found myself in a similarly unwelcome situation and would be lying if I were to say anything other than how much I admired her stoic independence and indifference to such items as the seemingly unused mobile phone, still wrapped and jiffy-bagged in the door-well of her car.

Sadly, not many 92 year olds will be driving themselves to the supermarket before returning home alone today, and this is perhaps where many more of us should be casting our thoughts in terms of what support is put in place for older generations, how it is funded and perhaps most importantly how much of that bill we should seriously expect pensioners with varying levels of need to pay themselves.

[The issue of Social Care](#) is jumping in and out of the spotlight at the moment. But are MP's really thinking about the wider issues involved in this nebulous policy area; about how pensioners really feel about having decisions made for them about everything they have worked for? After all, many who have worked hard and been regular taxpayers throughout their lives are potentially being left without the option to leave something for their families, or perhaps even to leave a legacy to a charity which somewhat ironically the Government might itself need to look to for help as part of its push towards 'Big Society'.

Many are at a loss as to understand what the term 'National Insurance' actually means in all this. If any one person can contribute to the NI 'pot' on the understanding that they will be supported when they are in times of need, but find that when that need arrives, a judgement is then made on whether they can help themselves first to outwardly save the public purse, can we truly believe that we have a universally-applicable, balanced and fair welfare system?

Evidence would suggest that not only is the welfare system inherently unfair to those who through their actions choose to regularly pay tax, but that it is those who have always paid who will actually continue to keep on doing so. In a modern, civilised and free society it is little more than idealism that creates a situation where some can have all for the price of giving nothing, whilst others can end up with nothing for the price of being forced to give just about all that they have.

The elephant in this room is a difficult one to deal with and most of us appreciate that fact. But we are living in a society where success and simple hard work are now being penalised in every part of life right up until death, and where making little or no effort is now seen to be the 'right thing'.

No considerate person would suggest that anybody in genuine need should not be given adequate and appropriate help when they need it. But have we really seen the dawn of times when those that work will pay for everything and everyone else throughout their lives and get virtually nothing back in return?

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